



Docket: 33737/US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor:	Adam Elliott		
Application No.:	10/697,076		
Filing Date:	October 30, 2003	Examiner:	Unknown
Title:	System, Method and Computer Program Product for Assessing Risk of Identity Theft	Group Art Unit:	2184

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR § 1.97(B)**

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

I hereby certify that this document is being sent via First Class U.S. mail addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 11 day of January, 2005.

James E. Goss
(Signature)

Dear Sir:

Pursuant to 37 CFR § 1.97(b), the references listed on the attached Form PTO-1449 (1 sheet, submitted in duplicate) are brought to the attention of the Examiner for consideration in connection with the examination of the above-identified patent application. Copies of the identified references are enclosed as necessary.

The IDS discloses several websites associated with various companies. The applicant became aware of the websites associated with Homeland Security Identifyate (from AMS) as early as September 26, 2002. Copies of the website from that date are included as the identified references. With regards to the websites associated with Donnelly Marketing, LexisNexis RiskWise, and Primary Payment Services, the applicant became aware of the websites on or about January 1, 2004. The applicant is unaware of what, if any, information was available on those websites prior to January 1, 2004. The copies of the websites submitted as copies of the identified references are dated with the dates believed to correspond with first awareness by the applicant of the websites.

This IDS is being filed before the mailing of a first office action on the merits. In accordance with 37 CFR § 1.97(b), no statement or fee is required.

Respectfully submitted,

DORSEY & WHITNEY LLP
Customer Number 25763

Date: January 11, 2005

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Substitute for form 1449A/PTO

 INFORMATION DISCLOSURE
 STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

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of

1

Application Number

10/697,076

Filing Date

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First Named Inventor

Adam Elliot

Art Unit

2184

Examiner Name

Unknown

Attorney Docket Number

33737/US

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
		Homeland Security Identicate; http://www.ams.com/HomelandSecurity/Identicate_func.asp (9/26/2002)	<input type="checkbox"/>	<input type="checkbox"/>
		Homeland Security Identicate; http://www.ams.com/HomelandSecurity/Identicate.asp (9/26/2002)	<input type="checkbox"/>	<input type="checkbox"/>
		<u>AMS and DAC Services Partner to Provide Comprehensive Identity Authentication & Screening for US Transportation Industry</u> as published on http://www.ams.com (9/26/2002)	<input type="checkbox"/>	<input type="checkbox"/>
		AMS Identicate; http://www.ams.com/financialservices/creditservices/identicate.com (1/8/2004)	<input type="checkbox"/>	<input type="checkbox"/>
		Donnelly Marketing; http://www.donnelleymarketing.com (1/8/2004)	<input type="checkbox"/>	<input type="checkbox"/>
		LexisNexis RiskWise; http://www.riskwise.com/fraudpoint.html (1/19/2004)	<input type="checkbox"/>	<input type="checkbox"/>
		Primary Payment Systems; http://www.primarypayments.com (1/8/2004)	<input type="checkbox"/>	<input type="checkbox"/>
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			<input type="checkbox"/>	<input type="checkbox"/>

EXAMINER SIGNATURE

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.